

**Information to identify the case:**

Debtor 1	Samuel S Roman		Social Security number or ITIN xxx-xx-9346	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	15-22413-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel S Roman

3/4/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Samuel S Roman  
Debtor

Case No. 15-22413-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db +Samuel S Roman, 298 Keene St, Perth Amboy, NJ 08861-2622  
aty +Druckman & Hernandez, PC, 575 Morris Avenue, Elizabeth, NJ 07208-1985  
aty +Parker McCay, P.O. Box 5054, Mt. Laurel, NJ 08054-5054  
cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857  
cr +TTLBL, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239  
516559189 BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
515600733 +Parker McCay PA, PO Box 5054, Mount Laurel, NJ 08054-5054  
515600734 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
515701612 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
515600736 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245  
515600737 +Univerisity Radiology Group, 105 Fairfield Dr, Short Hills, NJ 07078-1718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 05 2019 00:01:57 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 05 2019 00:01:52 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515799924 E-mail/Text: jennifer.chacon@spservicing.com Mar 05 2019 00:02:54 Bank of New York Mellon,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
515600729 +EDI: IRS.COM Mar 05 2019 04:33:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
515600730 +E-mail/Text: bankruptcies@orangelake.com Mar 05 2019 00:00:57 Orange Lake Country,  
Attn: Bankruptcy, 8505 W Irlo, Bronson Mem. Hwy, Kissimmee, FL 34747-8201  
515600731 +E-mail/Text: bankruptcies@orangelake.com Mar 05 2019 00:00:57 Orange Lake Country Cl,  
8505 W Irlo Bronson Hwy, Kissimmee, FL 34747-8201  
515600732 +E-mail/Text: bankruptcies@orangelake.com Mar 05 2019 00:00:57 Orange Lake Country Club Inc,  
Attn: Bankruptcy, 8505 W Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8201  
515600735 +E-mail/Text: jennifer.chacon@spservicing.com Mar 05 2019 00:02:54  
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516559190 BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing, PO BOX 10826,  
Greenville, SC 29603-0826, BANK OF NEW YORK MELLON, c/o Shellpoint Mortgage Servicing  
lm\* Select Portfolio Servicing Inc., POB 65250, Salt Lake City, UT 84165-0250  
TOTALS: 1, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Mar 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2007-HY7C  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HY7C bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com

Deborah T. Feldstein on behalf of Creditor TTLBL, LLC dfeldstein@caplaw.net  
Harvey I. Marcus on behalf of Debtor Samuel S Roman him@lawmarcus.com

TOTAL: 6